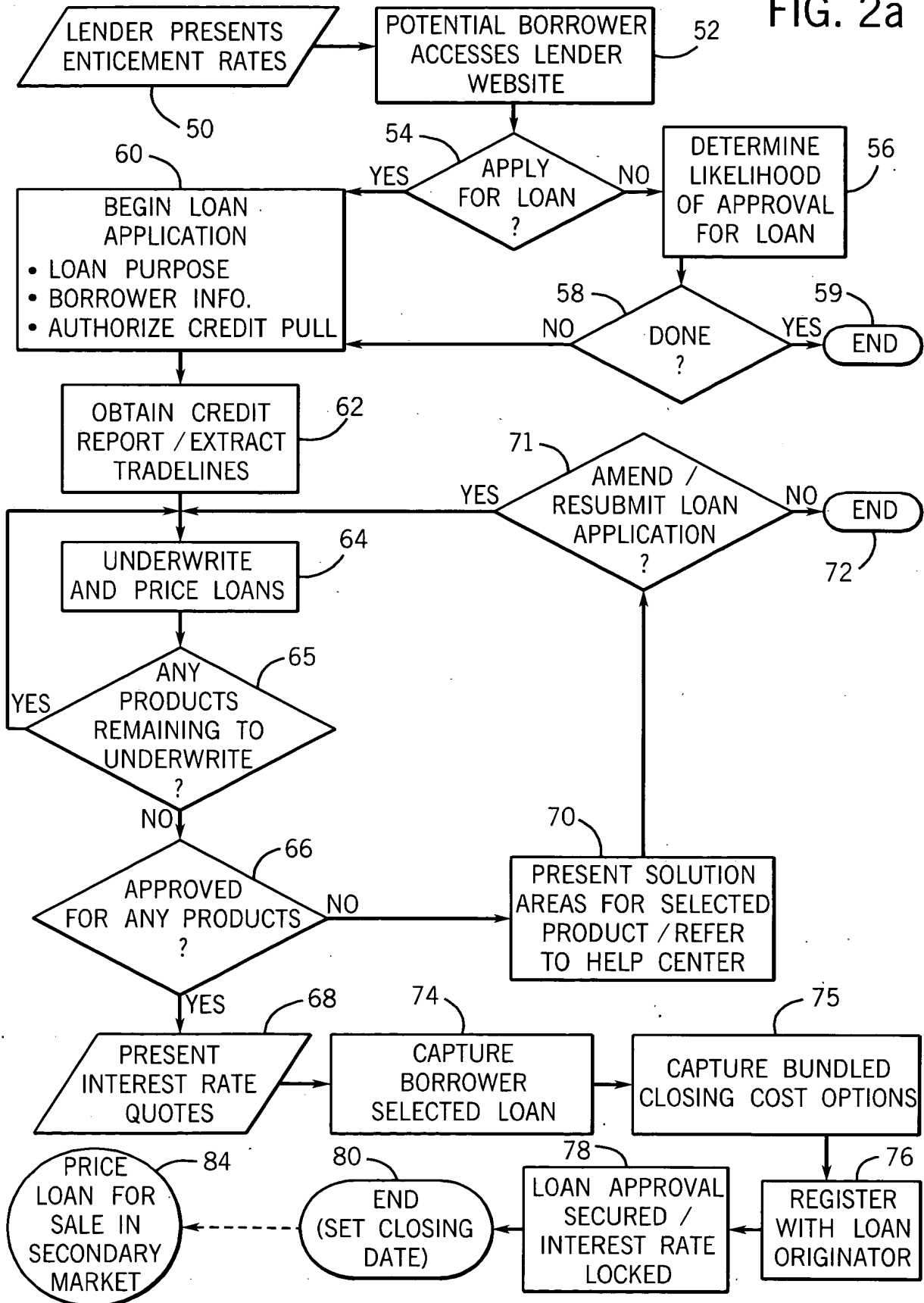


FIG. 1

FIG. 2a



GENERAL PRODUCT AND PRICING (CALCULATE ENTICEMENT RATES)

FILE

EDIT

VIEW

GO

COMMUNICATOR

HELP

30 YR. FIXED: | OURS 7.20 (APR 7.21) | THEIRS 7.25 (APR 7.26) | MORE

THE SIMPLER WAY TO A BETTER HOME LOAN

TODAY'S MORTGAGE RATES

(RATES MAY CHANGE DAILY)

30 YEAR FIXED RATE, 0 POINTS

8.375% INTEREST RATE, 8.438% APR

LOAN AMOUNT

MONTHLY P&I PAYMENT

\$100,000

\$760

\$150,000

\$1140

\$200,000

\$1520

30 YEAR FIXED RATE, 1 POINT

8% INTEREST RATE, 8.163% APR

LOAN AMOUNT

MONTHLY P&I PAYMENT

\$100,000

\$734

\$150,000

\$1101

\$200,000

\$1468

30 YEAR FIXED RATE, 2 POINTS

7.75% INTEREST RATE, 7.990% APR

LOAN AMOUNT

MONTHLY P&I PAYMENT

\$100,000

\$716

\$150,000

\$1075

\$200,000

\$1433

HOME

PRODUCTS & RATES

LEARNING CENTER

HOME LOAN ESTIMATORS

GET A HOME LOAN

MY PAGES

FIG. 2b

CAPTURE APPLICATION INFORMATION: LOAN TYPE AND CREDIT AUTHORIZATION

FILE EDIT VIEW GO COMMUNICATOR HELP

30 YR. FIXED: | OURS 7.20 (APR 7.21) | THEIRS 7.25 (APR 7.26) MORE

THE SIMPLER WAY TO A BETTER HOME LOAN

GET A [HOME LOAN]

WHAT TYPE OF HOME LOAN WOULD YOU LIKE?

CHOOSE ONE OF THE FOLLOWING.

☒ YOU'VE FOUND A HOME AND ARE READY TO BUY.
☐ YOU'RE READY TO REFINANCE.
☐ YOU WANT TO BE APPROVED BEFORE YOU BEGIN HOME SHOPPING.

BEGINNING THE LOAN APPLICATION.

HOW MANY BORROWERS WILL THERE BE ON THIS LOAN APPLICATION? ☒ ONE ☐ TWO

ARE YOU AUTHORIZED TO OBTAIN CREDIT INFORMATION ON ALL BORROWERS, AND CAN WE OBTAIN CREDIT INFORMATION ON ALL BORROWERS NOW? ☒ YES ☐ NO

IN ORDER TO COMPLETE YOUR LOAN APPLICATION, WE (AND OUR AGENTS, SUCCESSORS AND ASSIGNS) MUST ACCESS CREDIT REPORTS FOR ALL BORROWERS AND VERIFY, RETAIN, OR CONFIRM ANY INFORMATION IN YOUR LOAN APPLICATION.

GO BACK PROCEED TO STEP 1

FIG. 2c

CAPTURE APPLICATION INFORMATION: BORROWER

FILE EDIT VIEW GO COMMUNICATOR HELP

30 YR. FIXED: | OURS 7.20 (APR 7.21) | THEIRS 7.25 (APR 7.26) MORE

STEP 1 |

YOU'VE FOUND A HOME AND ARE READY TO BUY
 □ STEP 1 OF 5: ABOUT YOURSELF

PERSONAL INFORMATION

PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK.

FIRST NAME
 MIDDLE INITIAL
 LAST NAME
 SUFFIX (OPTIONAL)
 ADDRESS LINE 1
 ADDRESS LINE 2 (OPTIONAL)
 CITY
 STATE
 ZIP
 HOME PHONE
 THE LAST 4 DIGITS OF YOUR SOCIAL SECURITY NUMBER YOUR SOCIAL SECURITY NUMBER IS REQUIRED IN ORDER TO OBTAIN YOUR PERSONAL CREDIT INFORMATION.

PLEASE MAKE CERTAIN THE INFORMATION YOU HAVE ENTERED IS ACCURATE. WHEN YOU

FIG. 2d

CAPTURE APPLICATION INFORMATION: PROPERTY (PURCHASE)

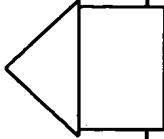
FILE EDIT VIEW GO COMMUNICATOR HELP		30 YR. FIXED: OURS 7.20 (APR 7.21) THEIRS 7.25 (APR 7.26) MORE	
		STEP 2	
<p>YOU'VE FOUND A HOME AND ARE READY TO BUY</p> <p>STEP 2 OF 5: ABOUT THE HOME YOU ARE PLANNING TO PURCHASE</p>			
HOME DETAILS			
PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK.			
I WILL USE THE HOME AS PRIMARY RESIDENCE			
HOME TYPE SINGLE FAMILY DETACHED			
UNIT TYPE N / A IF HOME TYPE IS CONDOMINIUM, SPECIFY UNIT TYPE.			
ADDRESS LINE 1			
ADDRESS LINE 2			
CITY			
STATE SELECT STATE			
ZIP CODE			
PURCHASE PRICE \$			
APPROXIMATE CLOSING DATE (MM / DD / YYYY)			
THIS DATE IS SPECIFIED IN YOUR PURCHASE AND SALES CONTRACT. WE NEED THE DATE TO CALCULATE CLOSING COSTS.			
GO BACK		SAVE AND CONTINUE LATER	
		PROCEED TO STEP 3	

FIG. 2e

CAPTURE APPLICATION INFORMATION: PROPERTY (REFINANCE TRANSACTION)

FILE EDIT VIEW GO COMMUNICATOR HELP	
BACK FORWARD REFRESH HOME SEARCH FAVORITES PRINT SECURITY STOP	ADDRESS
STEP 2	
<p>GET A HOME <u>LOAN</u> YOU'RE READY TO REFINANCE.</p> <p>STEP 2 OF 5: ABOUT THE HOME YOU ARE PLANNING TO REFINANCE</p> <p>HOME DETAILS</p> <p>PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK.</p> <p>I WILL USE THE HOME AS <u>PRIMARY RESIDENCE</u></p> <p>HOME TYPE <u>SINGLE FAMILY DETACHED</u></p> <p>UNIT TYPE <u>N / A</u> IF HOME TYPE IS CONDOMINIUM, SPECIFY UNIT TYPE.</p> <p>ADDRESS LINE 1 <u>1</u></p> <p>ADDRESS LINE 2 <u>1</u> OPTIONAL</p> <p>CITY <u>1</u></p> <p>STATE <u>MAINE</u></p> <p>ZIP CODE <u>11111</u></p> <p>AMOUNT REFINANCING \$ <u>10,000.00</u></p> <p>PROPERTY APPRAISED VALUE \$ <u>11,111.00</u></p> <p>APPROXIMATE CLOSING DATE <u>04 / 30 / 2000</u> (MM / DD / YYYY)</p> <p>THIS DATE IS SPECIFIED IN YOUR PURCHASE AND SALES CONTRACT. WE NEED THE DATE TO CALCULATE CLOSING COSTS.</p>	
GO BACK	PROCEED TO STEP 3

FIG. 2f

CAPTURE APPLICATION INFORMATION: EMPLOYMENT AND INCOME

FILE EDIT VIEW GO COMMUNICATOR HELP

YOU'VE FOUND A HOME AND ARE READY TO BUY

STEP 3 OF 5: ABOUT YOUR EMPLOYMENT AND INCOME

SELF EMPLOYMENT

ARE YOU SELF-EMPLOYED? ☒ NO ☐ YES

INCOME FOR A

PLEASE PROVIDE THE FOLLOWING INFORMATION. WE WILL VERIFY THIS INFORMATION LATER TO ENSURE THAT YOU CAN AFFORD YOUR MONTHLY HOME LOAN PAYMENTS.

GROSS SALARY \$ ANNUAL

OTHER SOURCES OF INCOME THAT WILL BE USED TOWARDS PURCHASE OF HOME

PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK.

BONUSES	\$ <input type="text"/>	AVG. ANNUAL OVER PAST 2 YEARS
COMMISSIONS	\$ <input type="text"/>	AVG. ANNUAL OVER PAST 2 YEARS
OVERTIME	\$ <input type="text"/>	AVG. ANNUAL OVER PAST 2 YEARS
PENSION / RETIREMENT	\$ <input type="text"/>	MONTHLY
SOCIAL SECURITY / DISABILITY	\$ <input type="text"/>	MONTHLY
DIVIDENDS AND INTEREST	\$ <input type="text"/>	MONTHLY
RENTAL INCOME	\$ <input type="text"/>	MONTHLY
ALIMONY / CHILD SUPPORT	\$ <input type="text"/>	MONTHLY. LEAVE BLANK IF YOU DON'T WANT IT CONSIDERED FOR YOUR HOME LOAN
OTHER INCOME	\$ <input type="text"/>	MONTHLY

GO BACK TO STEP 2 (SAVE AND CONTINUE LATER) PROCEED TO STEP 4

FIG. 2g

CAPTURE APPLICATION INFORMATION: ASSETS

FILE EDIT VIEW GO COMMUNICATOR HELP	
<p>YOU'VE FOUND A HOME AND ARE READY TO BUY</p> <p>▣ STEP 4 OF 5: ABOUT YOUR ASSETS</p> <p>CURRENT CASH VALUE OF ASSETS</p> <p>PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK. WE WILL VERIFY THIS INFORMATION LATER TO ENSURE THAT YOU HAVE ENOUGH CASH FOR YOUR DOWN PAYMENT AND CLOSING COSTS.</p> <p>SAVINGS \$ <input type="text"/></p> <p>CHECKING \$ <input type="text"/></p> <p>GIFT MONEY \$ <input type="text"/></p> <p>CASH VALUE OF STOCKS, MUTUAL FUNDS, CDS \$ <input type="text"/></p> <p>CASH VALUE OF 401 (K), IRA \$ <input type="text"/></p> <p>KEOGH \$ <input type="text"/></p> <p>CASH FROM SALE OF PROPERTY \$ <input type="text"/> LEAVE BLANK IF YOU ARE NOT USING CASH FROM SALE OF HOME.</p> <p>OTHER \$ <input type="text"/> THE AMOUNT OF MONEY YOU ALREADY SUBMITTED WITH YOUR PURCHASE AND SALES CONTRACT ON THE HOME.</p> <p>SALES CONTRACT DEPOSIT \$ <input type="text"/></p> <p>WHAT PROPERTIES DO YOU OWN NOW? IF NONE, CLICK "LET'S CONTINUE"</p> <p>PLEASE INDICATE PROPERTIES THAT YOU CURRENTLY OWN. CHECK ALL THAT APPLY. WE WILL VERIFY THESE PROPERTIES ON YOUR CREDIT REPORT.</p> <p> <input type="checkbox"/> CURRENT RESIDENCE <input type="checkbox"/> RENTAL PROPERTY <input type="checkbox"/> VACATION HOME <input type="checkbox"/> OTHER </p> <p> <input type="button" value="GO BACK TO STEP 3"/> <input type="button" value="SAVE AND CONTINUE LATER"/> <input type="button" value="LET'S CONTINUE"/> </p>	

FIG. 2h

CAPTURE APPLICATION INFORMATION: CURRENT HOME LOANS


FILE EDIT VIEW GO COMMUNICATOR HELP		30 YR. FIXED: OURS 7.20 (APR 7.21) THEIRS 7.25 (APR 7.26) MORE	
		STEP 4	
YOU'VE FOUND A HOME AND ARE READY TO BUY			
STEP 4 OF 5 (CONT): CURRENT HOME LOANS			
HOME LOANS			
PLEASE VERIFY THE INFORMATION BELOW OBTAINED FROM YOUR CREDIT REPORT.			
DATE OF HOME LOAN 03 / 15 / 1992	MONTHLY PAYMENT \$1,075.00	CURRENT BALANCE \$9,232.00	USE OF PROPERTY CURRENT RESIDENCE
WILL THIS LOAN BE PAID OFF WHEN YOU CLOSE ON YOUR NEW HOME? OYES ONO		03 / 15 / 1992	\$398.00 \$5,342.00 RENTAL PROPERTY
WILL THIS LOAN BE PAID OFF WHEN YOU CLOSE ON YOUR NEW HOME? OYES ONO			
GO BACK		SAVE AND CONTINUE LATER PROCEED TO STEP 5	

FIG. 2i

CAPTURE APPLICATION INFORMATION: HOME LOAN (PURCHASE)

FILE EDIT VIEW GO COMMUNICATOR HELP	
STEP 5	
<p>YOU'VE FOUND A HOME AND ARE READY TO BUY</p> <p>STEP 5 OF 5: ABOUT THE HOME LOAN YOU'D LIKE</p>	
HOME LOAN DETAILS	
LOAN TYPE	30 YEAR FIXED RATE <input checked="" type="radio"/> IF YOU HAVE SELECTED AN ADJUSTABLE RATE MORTGAGE, PLEASE SEE THE ARM /CHARM DISCLOSURE.
HELP US DETERMINE THE BEST LOAN FOR YOUR SPECIFIC NEEDS	
<p>WOULD YOU PREFER <input checked="" type="radio"/> LOWEST MONTHLY PAYMENT</p> <p>A LOAN THAT <input type="radio"/> LOWEST CASH REQUIRED AT CLOSING</p> <p>GIVE YOU THE <input type="radio"/> COMPARE BOTH OPTIONS</p>	
PURCHASE PRICE	\$200,000.00
SALES CONTRACT DEPOSIT	\$0.00 THE AMOUNT OF MONEY YOU ALREADY SUBMITTED WITH YOUR PURCHASE AND SALES CONTRACT ON THE HOME.
DOWN PAYMENT	\$0.00 OR <input type="checkbox"/> % RATE AND MONTHLY PAYMENT BY PUTTING 20% OR MORE DOWN.
REMAINING DOWN PAYMENT	\$0.00 TO BE PAID AT CLOSING
HOME OWNERS ASSOCIATION DUES	\$ <input type="checkbox"/> IF APPLICABLE
CLOSING COSTS PAID BY SELLER	\$ <input type="checkbox"/> IF APPLICABLE, THIS IS SPECIFIED IN YOUR PURCHASE AND SALES CONTRACT.
STAND UP AND BE COUNTED IN OUR FAIR LENDING EFFORTS	
TO PROMOTE OUR FAIR LENDING EFFORTS, THE FEDERAL GOVERNMENT REQUIRES US TO GIVE YOU AN OPPORTUNITY TO PARTICIPATE IN A BRIEF HOUSING SURVEY. JUST FIVE QUESTIONS LONG. CLICK YES TO PARTICIPATE.	
<input type="button" value="GO BACK TO STEP 4"/> <input type="button" value="SAVE AND CONTINUE LATER"/> <input type="button" value="LET'S CONTINUE"/>	

FIG. 2j

FILE EDIT VIEW GO FAVORITES HELP	
BACK FORWARD HOME RELOAD SEARCH MY NETSCAPE PRINT SECURITY STOP	BOOKMARKS LOCATION
<div> </div> <div> 30 YR. FIXED: 10URS 7.20 (APR. 7.21) THEIRS 7.25 (APR 7.26) MORE </div> <div> STEP 5 </div>	
<p>GET A HOME LOAN YOU'RE READY TO REFINANCE.</p> <p><input type="checkbox"/> STEP 5 OF 5: ABOUT THE HOME LOAN YOU'D LIKE</p>	
HOME LOAN DETAILS	
LOAN TYPE 30 YEAR FIXED RATE	IF YOU HAVE SELECTED AN ADJUSTABLE RATE MORTGAGE, PLEASE SEE THE ARM / CHARM DISCLOSURE.
HELP US DETERMINE THE BEST LOAN FOR YOUR SPECIFIC NEEDS	
WOULD YOU PREFER A LOAN THAT GIVES YOU THE	
<input checked="" type="radio"/> LOWEST MONTHLY PAYMENT <input type="radio"/> LOWEST CASH REQUIRED AT CLOSING <input type="radio"/> COMPARE BOTH OPTIONS	AMOUNT REFINANCING \$10,000.00 HOME OWNERS ASSOCIATION DUES \$ <input type="text"/> IF APPLICABLE
STAND UP AND BE COUNTED IN OUR FAIR LENDING EFFORTS TO PROMOTE OUR FAIR LENDING EFFORTS, THE FEDERAL GOVERNMENT REQUIRES US TO GIVE YOU AN OPPORTUNITY TO PARTICIPATE IN A BRIEF HOUSING SURVEY, JUST FIVE QUESTIONS LONG. CLICK YES TO PARTICIPATE. <input checked="" type="radio"/> YES <input type="radio"/> NO	
<div> GO BACK TO STEP 4 (SAVE AND CONTINUE LATER) LET'S CONTINUE </div>	

FIG. 2k

<div> <div>FILE EDIT VIEW GO COMMUNICATOR HELP</div> <div> <div> <div>30 YR. FIXED: OURS 7.20 (APR 7.21) THEIRS 7.25 (APR 7.26) MORE</div> <div> <div>STEP 5</div> </div> </div> </div> </div>	
<div> <div>YOU'VE FOUND A HOME AND ARE READY TO BUY</div> <div> <div>STEP 4 OF 5 (CONT.): REVIEW YOUR PERSONAL INFORMATION</div> </div> </div>	
<div>PERSONAL INFORMATION SUMMARY</div>	
<div> <div>a a</div> <div>1 1</div> <div>a, MAINE 11111</div> <div>PHONE: 123 123-1234</div> <div>LAST 4 DIGITS OF SOCIAL SECURITY NUMBER: 1111</div> </div>	
<div>HOME DETAILS</div>	
<div> <div>SINGLE FAMILY DETACHED</div> <div>N / A</div> <div>a</div> <div>a, MAINE 11111</div> <div>CLOSING DATE: 04 / 30 / 2000</div> </div>	
<div>INCOME SUMMARY</div>	
<div> <div>SUMMARY MONTHLY INCOME:</div> <div>CURRENT CASH VALUE OF ASSETS:</div> <div>CURRENT HOME LOAN BALANCES TO BE PAID OFF AT CLOSING:</div> <div>OTHER OUTSTANDING HOME LOAN BALANCES:</div> </div>	
<div> <div>\$3,212.56</div> <div>\$1,234.56</div> <div>\$1,234.56</div> <div>\$0.00</div> </div>	
<div>HOME LOAN SUMMARY</div>	
<div> <div>PURCHASE PRICE:</div> <div>LOAN TYPE:</div> </div>	
<div> <div>\$200,000.00</div> <div>30 YEAR FIXED RATE</div> </div>	

FIG. 21

FILE EDIT VIEW GO COMMUNICATOR HELP	
CLOSING DATE: 04 / 30 / 2000	
INCOME SUMMARY	
SUMMARY MONTHLY INCOME:	\$3,212.56
CURRENT CASH VALUE OF ASSETS:	\$1,234.56
CURRENT HOME LOAN BALANCES TO BE PAID OFF AT CLOSING:	\$1,234.56
OTHER OUTSTANDING HOME LOAN BALANCES:	\$0.00
HOME LOAN SUMMARY	
PURCHASE PRICE:	\$200,000.00
LOAN TYPE:	30 YEAR FIXED RATE
SALES CONTRACT DEPOSIT:	\$0.00
DOWN PAYMENT:	\$0.00
REMAINING DOWN PAYMENT:	\$0.00
HOME OWNER ASSOCIATION DUES:	\$0.00
CLOSING COSTS PAID BY SELLER:	\$0.00
<div> <div>GO BACK</div> <div>SAVE AND CONTINUE LATER</div> <div>LET'S CONTINUE</div> </div>	

FIG. 2m

FILE EDIT VIEW GO COMMUNICATOR HELP	
CLOSING DATE: 04 / 30 / 2000	
INCOME SUMMARY	
SUMMARY MONTHLY INCOME:	\$3,212.56
CURRENT CASH VALUE OF ASSETS:	\$1,234.56
CURRENT HOME LOAN BALANCES TO BE PAID OFF AT CLOSING:	\$1,234.56
OTHER OUTSTANDING HOME LOAN BALANCES:	\$0.00
HOME LOAN SUMMARY	
PURCHASE PRICE:	\$200,000.00
LOAN TYPE:	30 YEAR FIXED RATE
SALES CONTRACT DEPOSIT:	\$0.00
DOWN PAYMENT:	\$0.00
REMAINING DOWN PAYMENT:	\$0.00
HOME OWNER ASSOCIATION DUES:	\$0.00
CLOSING COSTS PAID BY SELLER:	\$0.00
<div> <div>GO BACK</div> <div>SAVE AND CONTINUE LATER</div> <div>LET'S CONTINUE</div> </div>	

FIG. 2n

FILE EDIT VIEW GO COMMUNICATOR HELP	
CLOSING DATE: 04 / 30 / 2000	
INCOME SUMMARY	
SUMMARY MONTHLY INCOME:	\$3,212.56
CURRENT CASH VALUE OF ASSETS:	\$1,234.56
CURRENT HOME LOAN BALANCES TO BE PAID OFF AT CLOSING:	\$1,234.56
OTHER OUTSTANDING HOME LOAN BALANCES:	\$0.00
HOME LOAN SUMMARY	
PURCHASE PRICE:	\$200,000.00
LOAN TYPE:	30 YEAR FIXED RATE
SALES CONTRACT DEPOSIT:	\$0.00
DOWN PAYMENT:	\$0.00
REMAINING DOWN PAYMENT:	\$0.00
HOME OWNER ASSOCIATION DUES:	\$0.00
CLOSING COSTS PAID BY SELLER:	\$0.00
<div> <div>GO BACK</div> <div>SAVE AND CONTINUE LATER</div> <div>LET'S CONTINUE</div> </div>	

FIG. 20

FILE EDIT VIEW GO COMMUNICATOR HELP	
<p> <input type="checkbox"/> YOU HAVE BEEN APPROVED FOR A 30 YEAR FIXED RATE HOME LOAN YOUR APPROVAL # IS 234234234 YOUR HOME LOAN QUALIFIES FOR <u>RAPID PROCESSING AND COST SAVINGS</u> </p>	
HERE IS YOU LOWEST MONTHLY PAYMENT OPTION: \$1,411.46	
BASE INTEREST RATE	7.375%
DOWN PAYMENT ADJUSTMENT	.220%
TOTAL INTEREST RATE	7.595%
PRINCIPAL AND INTEREST	\$1,242.09
PROPERTY TAX AND HOMEOWNERS INSURANCE	\$169.38
TOTAL MONTHLY PAYMENT	\$1,411.46
<p>NOTE: BECAUSE LOAN RATES CHANGE FREQUENTLY, THESE RATES ARE NOT GUARANTEED UNTIL YOU <u>LOCK YOUR RATE</u>. HOWEVER, IF YOU WOULD LIKE TO RESERVE YOUR RATE FOR 24 HOURS <u>SAVE NOW</u>.</p>	
HOME LOAN DETAILS	
TOTAL COSTS	
PURCHASE PRICE	\$200,000.00
ESTIMATED CLOSING COSTS	\$7,000.00
POINTS(2.0 PTS.)	\$4,000.00
TOTAL	\$211,000.00
SUBTRACT	
LOAN AMOUNT	\$200,000.00
APPLICATION FEE	\$350.00
SALES CONTRACT DEPOSIT	\$0.00
CLOSING COSTS PAID BY SELLER	\$0.00
	\$200,350.00
CASH DUE AT CLOSING ON 04 / 30 / 2000	\$10,650.00
<p>*YOUR APPROVAL IS SUBJECT TO THE ACCURACY OF THE DATA THAT YOU HAVE PROVIDED AND IS CONTINGENT UPON YOUR COMPLETING THE NEXT STEPS SHOWN ON <u>MY PAGES</u>.</p>	
<div> <input type="button" value="SAVE AND SHOW ME OTHER LOAN OPTIONS"/> <input type="button" value="YES, I WANT THIS LOAN"/> </div>	

FIG. 2p

FILE EDIT VIEW GO COMMUNICATOR HELP					
YOU'VE FOUND A HOME AND ARE <u>READY TO BUY</u>					
<input type="checkbox"/> APPROVED* HOME LOANS FOR \$200,000.00 LOAN AMOUNT YOU HAVE BEEN APPROVED FOR THE FOLLOWING LOANS. IF YOU SEE THE LOAN YOU WANT, YOU MAY SELECT THE LOAN AND CONTINUE. IF YOU WOULD LIKE TO SEE A PARTICULAR LOAN IN MORE DETAIL, SELECT SHOW DETAILS. YOU MAY COMPARE ANY TWO LOANS SIDE-BY-SIDE BY CHECKING THE BOXES NEXT TO THE DESIRED LOANS AND SELECTING THE COMPARE BUTTON.					
<u>30 YEAR FIXED RATE</u>	INTEREST RATE	PAYMENT	POINTS	APR	SELECT ANY TWO TO COMPARE
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>	7.845%	\$1,445.98	\$0.00 0 PTS	7.955%	<input type="checkbox"/>
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>	7.720%	\$1,428.68	\$2,000.00 1 PTS	7.828%	<input type="checkbox"/>
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>	7.595%	\$1,411.46	\$4,000.00 2 PTS	7.701%	<input type="checkbox"/>
<u>20 YEAR FIXED RATE</u>	INTEREST RATE	PAYMENT	POINTS	APR	SELECT ANY TWO TO COMPARE
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>	7.570%	\$1,619.76	\$0.00 0 PTS	7.676%	<input type="checkbox"/>
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>	7.445%	\$1,604.47	\$2,000.00 1 PTS	7.549%	<input type="checkbox"/>
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>	7.320%	\$1,589.25	\$4,000.00 2 PTS	7.422%	<input type="checkbox"/>
<u>15 YEAR FIXED RATE</u>	INTEREST RATE	PAYMENT	POINTS	APR	SELECT ANY TWO TO COMPARE
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>	7.345%	\$1,836.45	\$0.00 0 PTS	7.448%	<input type="checkbox"/>
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>	7.220%	\$1,822.35	\$2,000.00 1 PTS	7.321%	<input type="checkbox"/>
<u>[SHOW DETAILS] [I WANT THIS LOAN]</u>	7.095%	\$1,808.30	\$4,000.00 2 PTS	7.194%	<input type="checkbox"/>
<u>10 YEAR ADJUSTABLE RATE</u>	INTEREST RATE	PAYMENT	POINTS	APR	SELECT ANY TWO TO

FIG. 2q

CAPTURE PRODUCT SELECTION

<p>FILE EDIT VIEW GO COMMUNICATOR HELP</p>																													
<p>YOU'VE FOUND A HOME AND ARE READY TO BUY</p> <p>■ COMPARE SELECTED LOANS</p>																													
<p>TO SEE A SIDE BY SIDE BY COMPARISON OF OTHER LOANS YOU ARE APPROVED FOR, SELECT THE LOAN TYPE, PAYMENT PREFERENCE, AND POINTS YOU PREFER.</p>																													
<table border="1"> <tr> <td colspan="2">SUMMARY</td> </tr> <tr> <td>LOAN TYPE</td> <td>LOAN OPTION 1</td> </tr> <tr> <td>POINTS</td> <td>3 YEAR ADJUSTABLE RATE</td> </tr> <tr> <td>INTEREST RATE</td> <td>(0 PTS) \$0.00</td> </tr> <tr> <td>TOTAL MONTHLY PAYMENT</td> <td>6.715% → \$1,292.55</td> </tr> <tr> <td></td> <td>LOAN OPTION 2</td> </tr> <tr> <td></td> <td>7 YEAR BALLOON</td> </tr> <tr> <td></td> <td>(1 PTS) \$2,000.00</td> </tr> <tr> <td></td> <td>7.465% → \$1,393.64</td> </tr> </table>		SUMMARY		LOAN TYPE	LOAN OPTION 1	POINTS	3 YEAR ADJUSTABLE RATE	INTEREST RATE	(0 PTS) \$0.00	TOTAL MONTHLY PAYMENT	6.715% → \$1,292.55		LOAN OPTION 2		7 YEAR BALLOON		(1 PTS) \$2,000.00		7.465% → \$1,393.64										
SUMMARY																													
LOAN TYPE	LOAN OPTION 1																												
POINTS	3 YEAR ADJUSTABLE RATE																												
INTEREST RATE	(0 PTS) \$0.00																												
TOTAL MONTHLY PAYMENT	6.715% → \$1,292.55																												
	LOAN OPTION 2																												
	7 YEAR BALLOON																												
	(1 PTS) \$2,000.00																												
	7.465% → \$1,393.64																												
<table border="1"> <tr> <td colspan="2">HOME LOAN DETAILS</td> </tr> <tr> <td colspan="2">TOTAL COSTS</td> </tr> <tr> <td>PURCHASE PRICE</td> <td>\$200,000.00</td> </tr> <tr> <td>ESTIMATED CLOSING COSTS</td> <td>\$7,000.00</td> </tr> <tr> <td>POINTS</td> <td>(0 PTS) \$0.00 → \$207,000.00</td> </tr> <tr> <td>TOTAL</td> <td>\$207,000.00</td> </tr> <tr> <td>SUBTRACT</td> <td></td> </tr> <tr> <td>LOAN AMOUNT</td> <td>\$200,000.00</td> </tr> <tr> <td>APPLICATION FEE</td> <td>\$350.00</td> </tr> <tr> <td>SALES CONTRACT DEPOSIT</td> <td>\$0.00</td> </tr> <tr> <td>CASH PAID BY SELLER</td> <td>\$0.00</td> </tr> <tr> <td>TOTAL</td> <td>\$200,350.00</td> </tr> <tr> <td colspan="2">CASH DUE AT CLOSING ON 04 / 30 / 2000</td> </tr> <tr> <td colspan="2"> <div> I WANT LOAN OPTION 1 </div> <div> I WANT LOAN OPTION 2 </div> </td> </tr> </table>		HOME LOAN DETAILS		TOTAL COSTS		PURCHASE PRICE	\$200,000.00	ESTIMATED CLOSING COSTS	\$7,000.00	POINTS	(0 PTS) \$0.00 → \$207,000.00	TOTAL	\$207,000.00	SUBTRACT		LOAN AMOUNT	\$200,000.00	APPLICATION FEE	\$350.00	SALES CONTRACT DEPOSIT	\$0.00	CASH PAID BY SELLER	\$0.00	TOTAL	\$200,350.00	CASH DUE AT CLOSING ON 04 / 30 / 2000		<div> I WANT LOAN OPTION 1 </div> <div> I WANT LOAN OPTION 2 </div>	
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FIG. 2r

CAPTURE PRODUCT SELECTION

<p>FILE EDIT VIEW GO COMMUNICATOR HELP</p>	
<p>YOU'VE FOUND A HOME AND ARE READY TO BUY ■ YOU HAVE CHOSEN A 7 YEAR BALLOON HOME LOAN WITH AN INTEREST RATE OF 7.465%</p>	
<p>LOAN SUMMARY INTEREST RATE: 7.465%</p>	
<p>TOTAL MONTHLY PAYMENT \$1,393.64</p>	
<p>SUBTRACT</p>	
<p>LOAN AMOUNT \$200,000.00</p>	
<p>APPLICATION FEE \$350.00</p>	
<p>SALES CONTRACT DEPOSIT \$0.00</p>	
<p>CLOSING COSTS PAID BY SELLER \$0.00</p>	
<p>\$200,350.00</p>	
<p>CASH DUE AT CLOSING ON 04 / 30 / 2000 \$8,650.00 [ESTIMATE OF CLOSING COSTS]</p>	
<p>WANT TO SLEEP ON IT?</p>	
<p>NOT TO WORRY! IF YOU WANT TO THINK THIS OVER OR DISCUSS IT WITH SOMEONE BEFORE YOU MAKE A COMMITMENT, WE'LL RESERVE YOUR RATE FOR 24 HOURS. JUST CLICK THE "SAVE AND CONTINUE LATER" BUTTON BELOW. OR YOU CAN PROCEED WITH YOUR APPLICATION BY FILLING IN THE INFORMATION BELOW AND CLICKING "SUBMIT".</p>	
<p>APPLICATION FEE</p>	
<p>IN ORDER TO COMPLETE YOUR HOME LOAN APPLICATION, A NONREFUNDABLE APPLICATION FEE OF \$350 MUST BE PAID VIA CREDIT CARD. THIS AMOUNT WILL COVER COSTS ASSOCIATED WITH PROCESSING YOUR LOAN. THE \$350 APPLICATION FEE WILL BE CREDITED TO THE AMOUNT OF CASH YOU ARE REQUIRED TO BRING TO CLOSING.</p>	
<p>FULL NAME NAME AS IT APPEARS ON CREDIT CARD</p>	
<p>CREDIT CARD VISA</p>	
<p>CARD NUMBER</p>	
<p>EXPIRATION DATE / (MM,YY)</p>	
<p>(SAVE AND CONTINUE LATER) (SUBMIT THIS APPLICATION)</p>	

FIG. 2s

FILE EDIT VIEW GO COMMUNICATOR HELP

30 YR. FIXED: | OURS 7.20 (APR 7.21) | THEIRS 7.25 (APR 7.26) [MORE](#)

THE SIMPLER WAY TO A BETTER HOME LOAN

WELCOME TO [LOGIN / REGISTRATION](#)

HOME

PRODUCTS & RATES

LEARNING CENTER

HOME LOAN ESTIMATORS

GET A HOME LOAN

MY PAGES

NEW USERS

TO ESTABLISH AN ACCOUNT SO THAT YOU CAN SAVE YOUR DATA BETWEEN VISITS, PLEASE PROVIDE THE FOLLOWING INFORMATION.

USERNAME

PASSWORD

VERIFY

PASSWORD

E-MAIL ADDRESS

PASSWORD HINT

CREATE

ALREADY HAVE AN ACCOUNT?

IF YOU ALREADY HAVE AN ACCOUNT, YOU CAN [LOGIN NOW.](#)

[HOME](#) | [PRODUCTS AND RATES](#) | [LEARNING CENTER](#) | [ESTIMATORS](#) | [GET A LOAN](#) | [MY PAGE](#) | [PRIVACY AND SECURITY](#) | [CONTACT US](#)

FIG. 2t

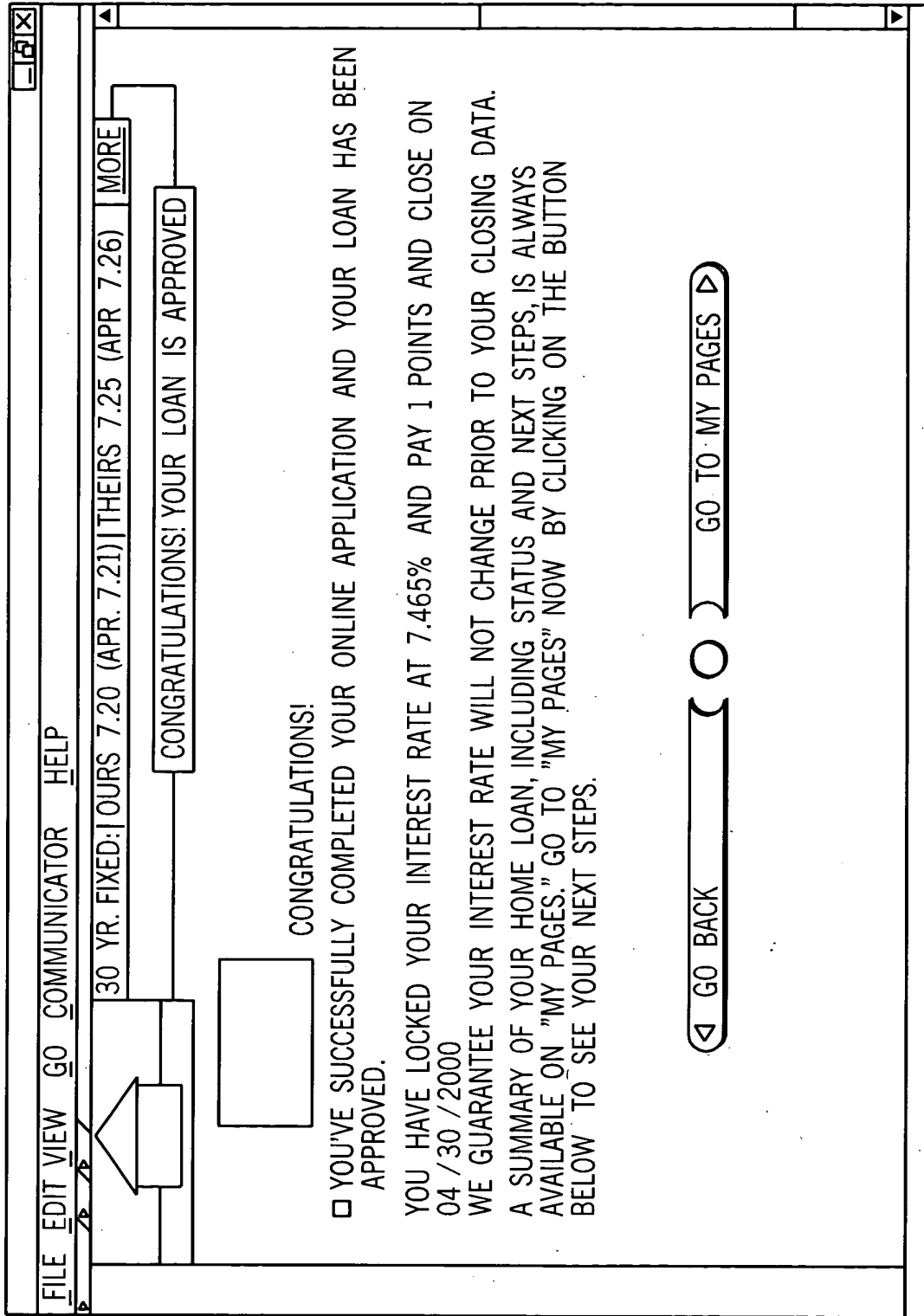


FIG. 2u

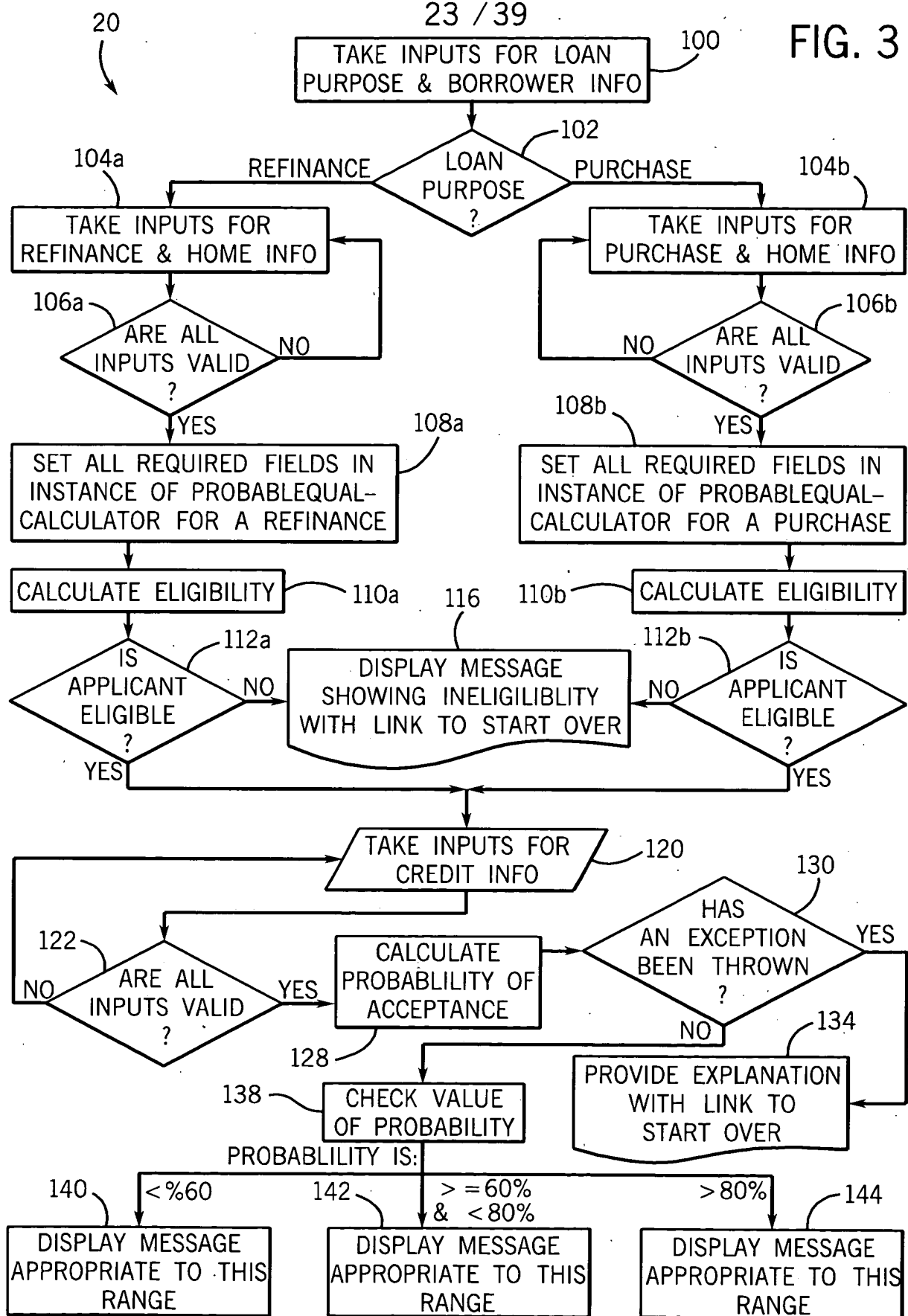


FIG. 4

PROBABLE QUAL STEP 1 OF 3	
FILE EDIT VIEW GO COMMUNICATOR HELP	
PROBABLE QUALIFICATION CALCULATOR	
STEP 1 OF 3: YOUR LIKELIHOOD OF HOME LOAN APPROVAL	
ABOUT YOURSELF AND ANY CO-BORROWERS	
YOUR ANSWERS SHOULD INCLUDE TOTAL COMBINED AMOUNTS FOR YOURSELF AND ANY CO-BORROWERS	
TYPE OF HOME LOAN	PURCHASE
HOW MANY BORROWERS WILL BE ON THE HOME LOAN APPLICATION?	<input checked="" type="radio"/> ONE <input type="radio"/> TWO
ANNUAL INCOME	\$ 55,000
ARE ANY OF THE BORROWERS SELF-EMPLOYED?	<input type="radio"/> YES <input checked="" type="radio"/> NO
TOTAL MONTHLY DEBT PAYMENTS	\$ 985
NOT INCLUDING CURRENT HOME LOAN OR RENT PAYMENT.	
CURRENT CASH VALUE OF ASSETS	\$ 22,500
<input type="button" value="GO BACK"/> <input type="button" value="PROCEED TO STEP 2"/>	

FIG. 5

PROBABLE QUAL STEP 2 OF 3
FILE EDIT VIEW GO COMMUNICATOR HELP

PROBABLE QUALIFICATION CALCULATOR
STEP 2 OF 3: ABOUT THE HOME

IS THE PROPERTY A CONDOMINIUM?
☐ YES ☒ NO

I WILL USE THE HOME AS
PRIMARY RESIDENCE

LOAN TYPE
30 YEAR FIXED RATE

PURCHASE PRICE
\$ 168,500

FUNDS FOR DOWNPAYMENT AND CLOSING
\$ 19,000

GO BACK TO STEP 1 PROCEED TO STEP 3

FIG. 6

PROBABLE QUAL STEP 1 OF 3	
FILE	EDIT VIEW GO COMMUNICATOR HELP
<p>PROBABLE QUALIFICATION CALCULATOR</p> <p>STEP 1 OF 3: YOUR LIKELIHOOD OF HOME LOAN APPROVAL</p> <p>ABOUT YOUR SELF AND ANY CO-BORROWERS</p> <p>YOUR ANSWERS SHOULD INCLUDE TOTAL COMBINED AMOUNTS FOR YOURSELF AND ANY CO-BORROWERS</p>	
TYPE OF HOME LOAN	REFINANCE
HOW MANY BORROWERS WILL BE ON THE HOME LOAN APPLICATION?	<input checked="" type="radio"/> ONE <input type="radio"/> TWO
ANNUAL INCOME	\$ 55,000
ARE ANY OF THE BORROWERS SELF-EMPLOYED?	<input type="radio"/> YES <input checked="" type="radio"/> NO
TOTAL MONTHLY DEBT PAYMENTS	\$ 985
NOT INCLUDING CURRENT HOME LOAN OR RENT PAYMENT.	
CURRENT CASH VALUE OF ASSETS	\$ 22,500
<p>GO BACK</p> <p>PROCEED TO STEP 2</p>	

FIG. 7

PROBABLE QUAL STEP 2 OF 3

FILE EDIT VIEW GO COMMUNICATOR HELP

PROBABLE QUALIFICATION CALCULATOR

STEP 2 OF 3: ABOUT THE HOME

IS THE PROPERTY A CONDOMINIUM?

☐ YES ☒ NO

I WILL USE THE HOME AS

PRIMARY RESIDENCE

LOAN TYPE

30 YEAR FIXED RATE

WHAT IS YOUR CURRENT MORTGAGE BALANCE?

\$ 110,000

WHAT IS THE CURRENT VALUE OF THE PROPERTY?

\$ 168,500

WHAT IS THE LOAN AMOUNT?

\$ 118,000

INTEREST RATE

8%

GO BACK TO STEP 1

PROCEED TO STEP 3

FIG. 8

PROBABLE QUAL STEP 2 OF 3		<input type="checkbox"/>	
FILE	EDIT	VIEW	GO COMMUNICATOR HELP
PROBABLE QUALIFICATION CALCULATOR			
<p>PLEASE CALL TO SPEAK WITH ONE OF OUR LOAN CONSULTANTS TO HELP YOU SELECT THE PRODUCT THAT IS RIGHT FOR YOU. OR IF YOU WANT TO CHANGE ANY OF THE INFORMATION YOU PREVIOUSLY ENTERED TO SEE HOW IT AFFECTS YOUR RESULTS, FEEL FREE TO CLICK THE "TRY AGAIN" BUTTON BELOW.</p>			
<div> <input type="button" value="TRY AGAIN"/> </div>			

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FIG. 9

PROBABLE QUAL STEP 2 OF 3		<input type="checkbox"/>	
FILE	EDIT	VIEW	GO COMMUNICATOR HELP
PROBABLE QUALIFICATION CALCULATOR			
<p>THE CURRENT CASH VALUE OF ASSETS MUST BE GREATER THAN OR EQUAL TO THE FUNDS FOR DOWN PAYMENT AND CLOSING COSTS. PLEASE CHECK THESE TWO AMOUNTS. IF YOU WOULD LIKE FURTHER INFORMATION, CALL TO SPEAK TO ONE OF OUR LOAN CONSULTANTS.</p>			
<div> <input type="button" value="GO BACK"/> </div>			

FIG. 10

<input type="checkbox"/> FILE <input type="checkbox"/> EDIT <input type="checkbox"/> VIEW <input type="checkbox"/> GO <input type="checkbox"/> COMMUNICATOR <input type="checkbox"/> HELP	
<p>PROBABLE QUAL STEP 3 OF 3</p> <p>PROBABLE QUALIFICATION CALCULATOR</p> <p>STEP 3 OF 3: ABOUT YOUR USE OF PERSONAL CREDIT</p> <p>WHAT IF I HAVE CREDIT PROBLEMS?</p> <p>WE HAVE SPECIAL PROGRAMS FOR PEOPLE WITH LESS-THAN-PERFECT CREDIT. WE WILL WORK WITH YOU TO COME UP WITH RIGHT HOME LOAN SOLUTION TO MEET YOUR NEEDS. WHEN ANSWERING, THINK OF YOURSELF AND ANY CO-BORROWERS.</p> <p>DURING THE PAST 10 YEARS HAVE YOU FILED FOR BANKRUPTCY, HAD A HOME FORECLOSED, HAD A TAX LIEN FILED AGAINST YOU, OR HAD YOUR INCOME GARNISHED BY A CREDITOR?</p> <p style="text-align: center;"> <input type="radio"/> YES <input checked="" type="radio"/> NO </p> <p>WHEN DID YOU OPEN YOUR VERY FIRST CREDIT ACCOUNT?</p> <p>HOW MANY NEW CREDIT ACCOUNTS HAVE YOU OPENED IN THE PAST 2 YEARS?</p> <p>WHEN WAS THE LAST TIME YOU WERE MORE THAN A MONTH LATE ON A CREDIT ACCOUNT PAYMENT?</p> <p>HOW MANY TIMES DURING THE LAST 7 YEARS HAVE YOU BEEN MORE THAN ONE MONTH LATE ON A CREDIT ACCOUNT PAYMENT?</p> <p>WHAT IS THE APPROXIMATE TOTAL DOLLAR AMOUNT OF YOUR CURRENT BORROWING POWER? (I.E. SUM OF CREDIT LIMITS ON ALL CREDIT CARDS)</p> <p>WHAT IS THE APPROXIMATE TOTAL DOLLAR AMOUNT OF MONEY YOU HAVE CURRENTLY BORROWED? THIS IS THE SUM OF ALL YOUR OUTSTANDING CREDIT CARD BALANCES.</p> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <input type="button" value="GO BACK TO STEP 2"/> <input type="button" value="SEE RESULTS"/> </div>	

FIG. 11

PROBABLE QUAL-RESULTS	
FILE	EDIT VIEW GO COMMUNICATOR HELP
<p>PROBABLE QUALIFICATION CALCULATOR</p> <p>86% OF PEOPLE WHO ANSWERED THE QUESTIONS THE WAY YOU DID WERE APPROVED FOR HOME LOANS. SINCE THIS FREE ESTIMATION TOOL DOES NOT GUARANTY THAT YOU'LL BE APPROVED FOR A HOME LOAN, THE WAY TO FIND OUT FOR CERTAIN IS TO APPLY.</p> <p>TO BEGIN THE ONLINE APPLICATION, CLICK THE "SAVE AND APPLY NOW" BUTTON BELOW.</p> <p>IF YOU WANT TO CHANGE ANY OF THE INFORMATION YOU PREVIOUSLY ENTERED TO SEE HOW IT AFFECTS YOUR RESULTS, FEEL FREE TO CLICK THE "TRY AGAIN" BUTTON BELOW.</p> <p> <input type="button" value="TRY AGAIN"/> <input type="button" value="SAVE AND APPLY NOW"/> </p>	

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FIG. 12

PROBABLE QUAL-RESULTS	
FILE	EDIT VIEW GO COMMUNICATOR HELP @FAXSEND
<p>PROBABLE QUALIFICATION CALCULATOR</p> <p>THE MAJORITY OF PEOPLE WHO ANSWERED THE QUESTIONS THEY WAY YOU DID WERE APPROVED. SINCE THIS FREE ESTIMATION TOOL DOES NOT GUARANTY THAT YOU'LL BE APPROVED FOR A HOME LOAN, THE WAY TO FIND OUT FOR CERTAIN IS TO APPLY.</p> <p>WE ALSO ENCOURAGE YOU TO CALL TO SPEAK TO ONE OF OUR LOAN CONSULTANTS.</p> <p>IF YOU WANT TO CHANGE ANY OF THE INFORMATION YOU PREVIOUSLY ENTERED, FEEL FREE TO CLICK THE "TRY AGAIN" BUTTON BELOW</p> <p> <input type="button" value="TRY AGAIN"/> <input type="button" value="SAVE AND APPLY NOW"/> </p>	

FIG. 13

PROBABLE QUAL-RESULTS		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
FILE EDIT VIEW GO COMMUNICATOR HELP			
PROBABLE QUALIFICATION CALCULATOR WE HAVE INSUFFICIENT INFORMATION TO GIVE YOU A RESPONSE AT THIS TIME. IF YOU WANT TO CHANGE ANY OF THE INFORMATION YOU PREVIOUSLY ENTERED TO SEE HOW IT AFFECTS YOUR RESULTS, FEEL FREE TO CLICK THE "TRY AGAIN" BUTTON BELOW. WE ALSO ENCOURAGE YOU TO CALL TO SPEAK TO ONE OF OUR LOAN CONSULTANTS. WE WILL WORK WITH YOU TO COME UP WITH THE RIGHT HOME LOAN SOLUTION TO MEET YOUR NEEDS, OR YOU CAN PROCEED DIRECTLY TO THE ONLINE APPLICATION BY CLICKING THE "SAVE AND APPLY NOW" BUTTON BELOW.		<input type="button" value="TRY AGAIN"/> <input type="button" value="SAVE AND APPLY NOW"/>	

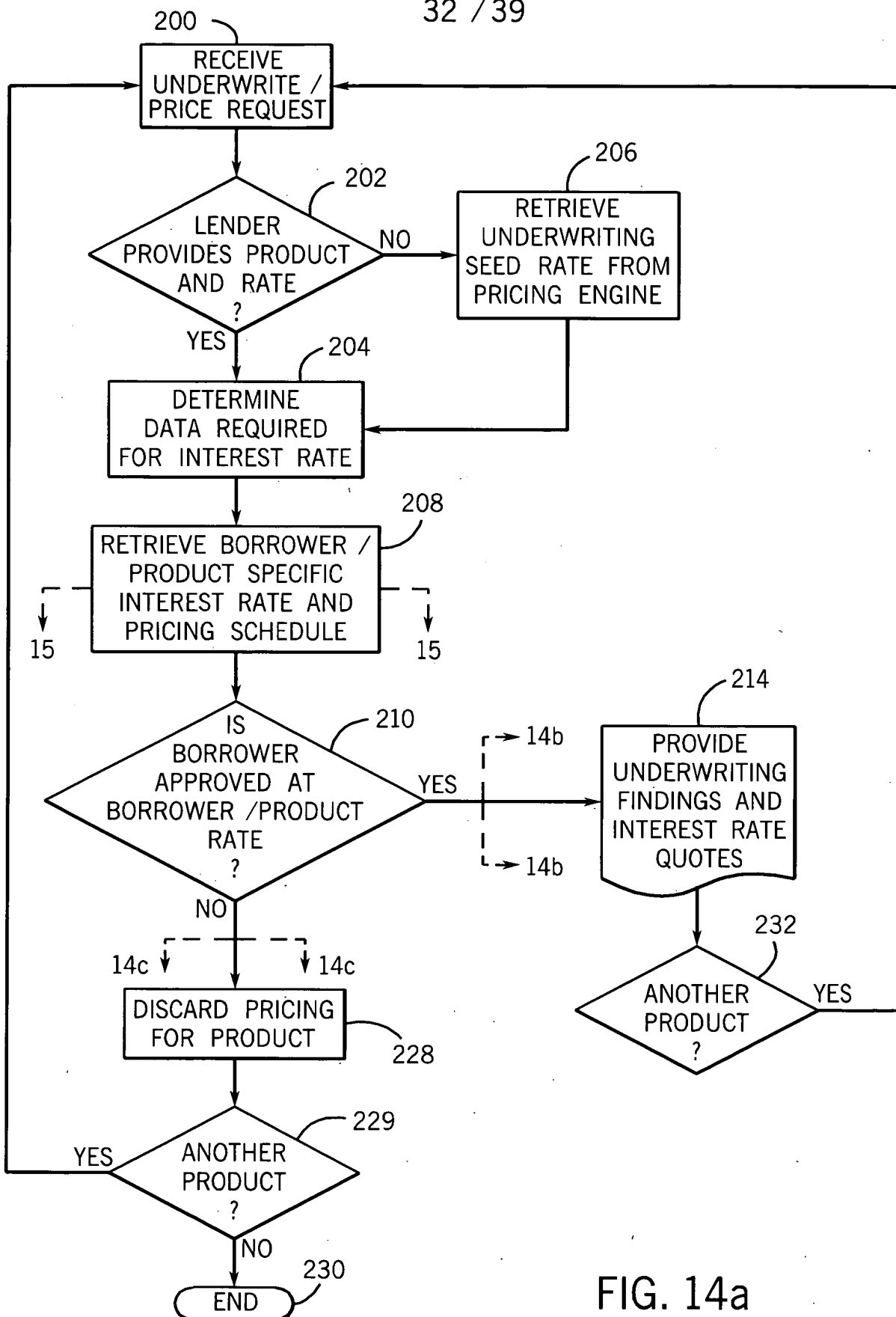


FIG. 14a

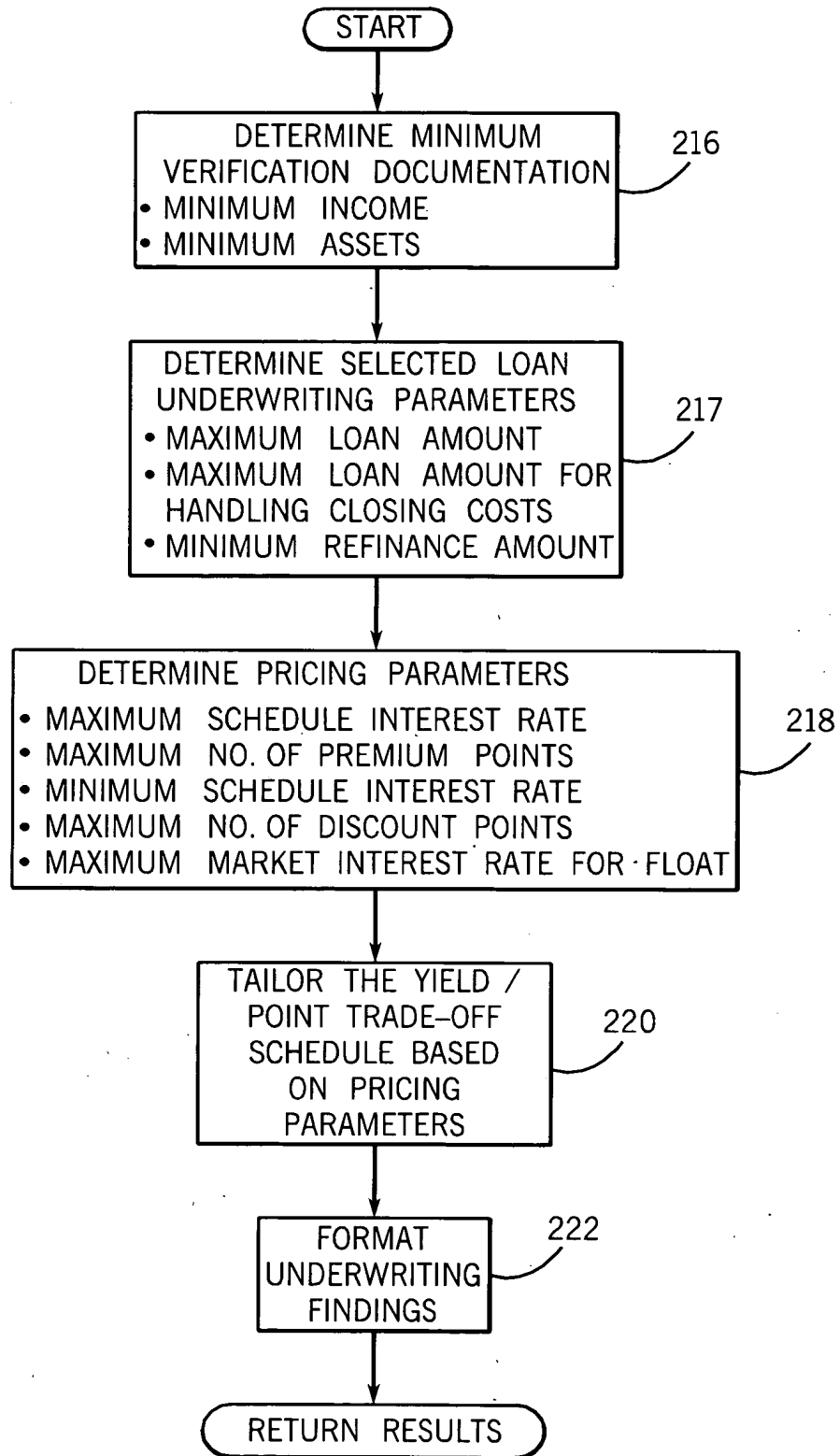


FIG. 14b

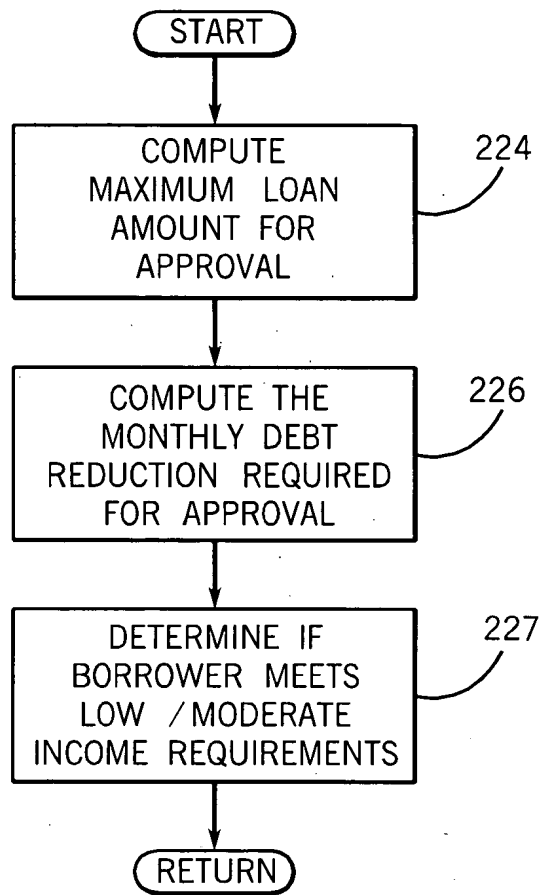


FIG. 14c

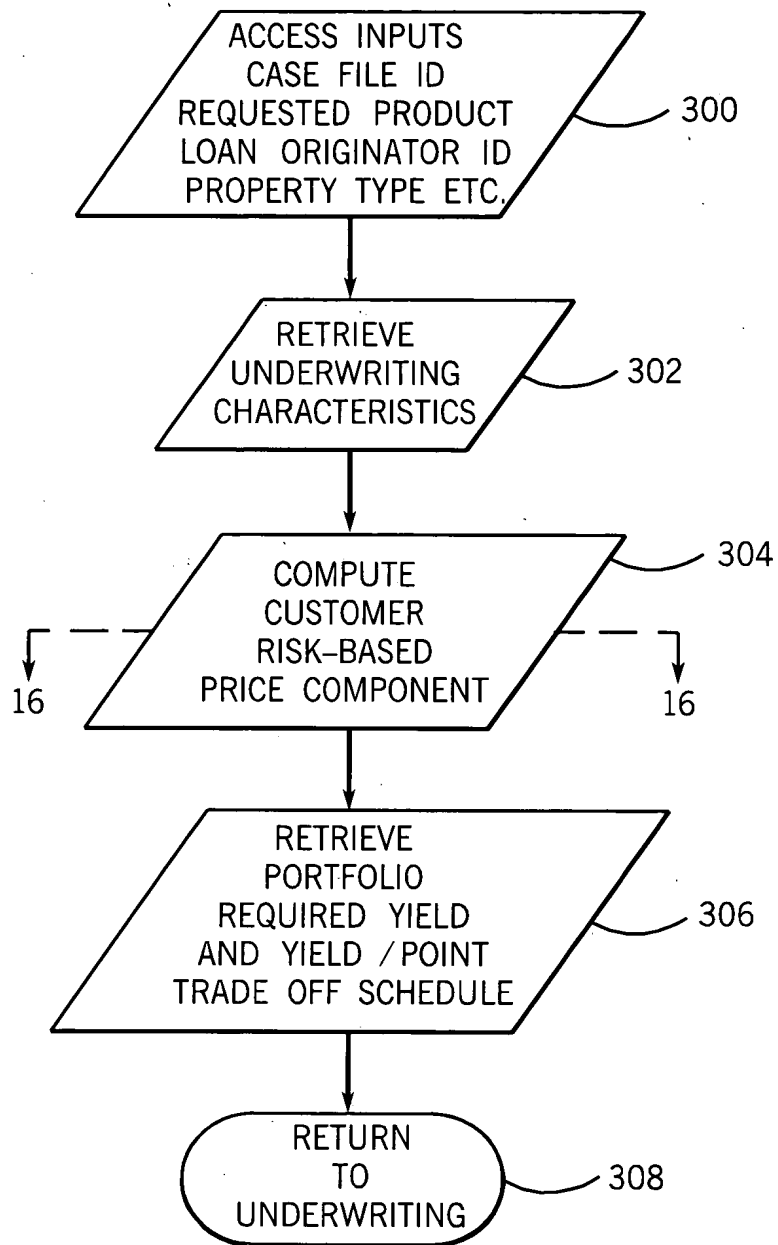


FIG. 15

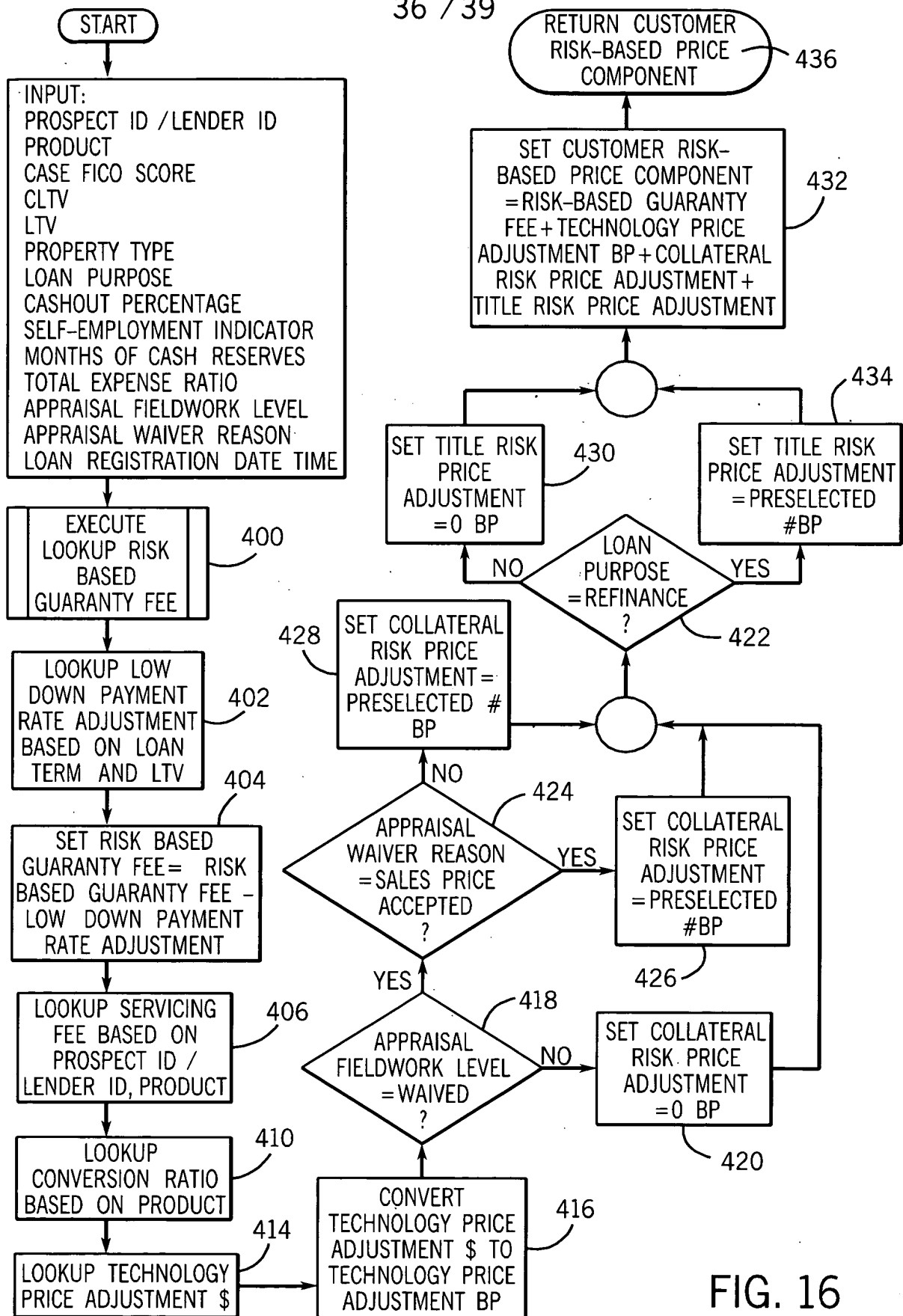
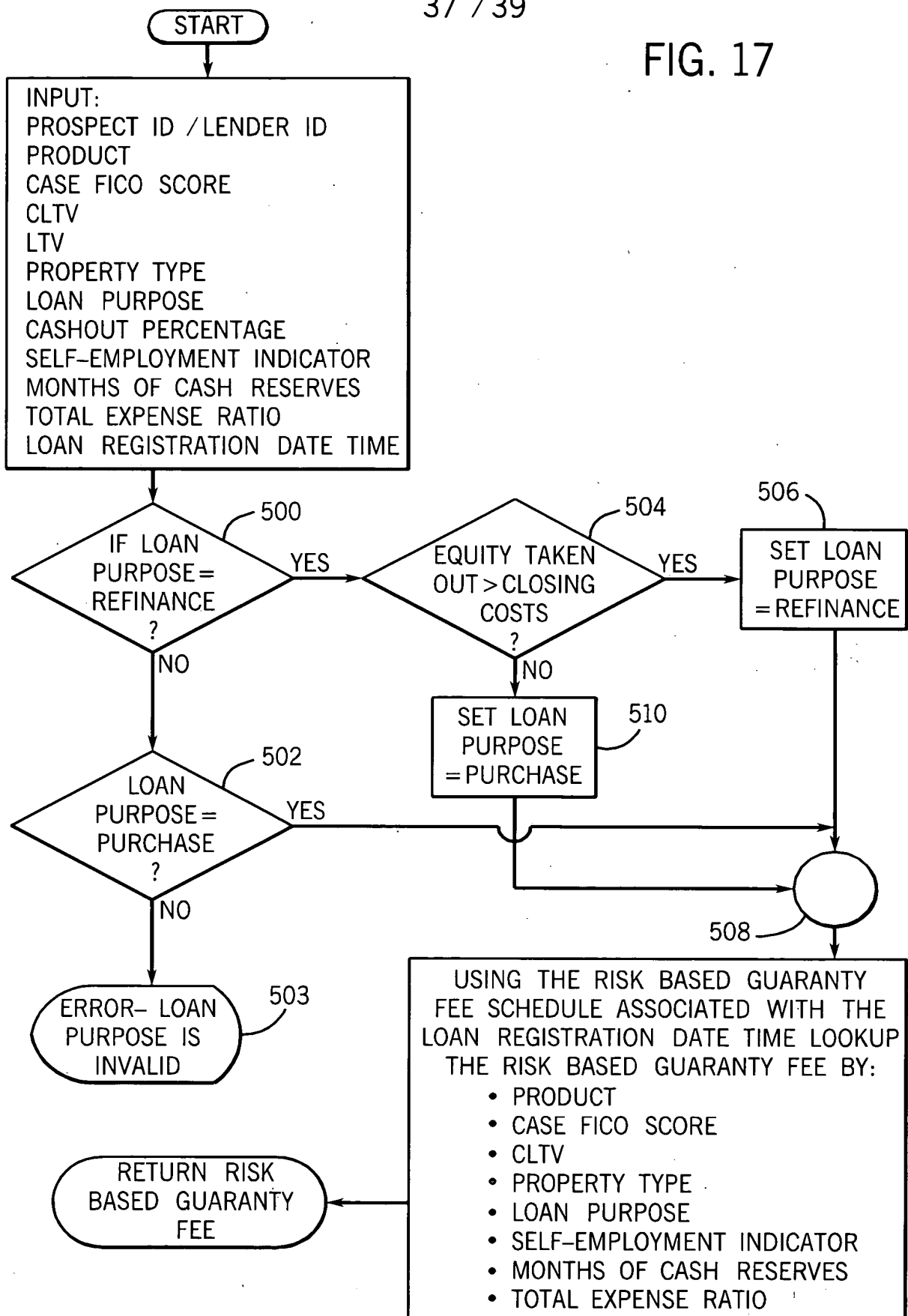


FIG. 16

FIG. 17



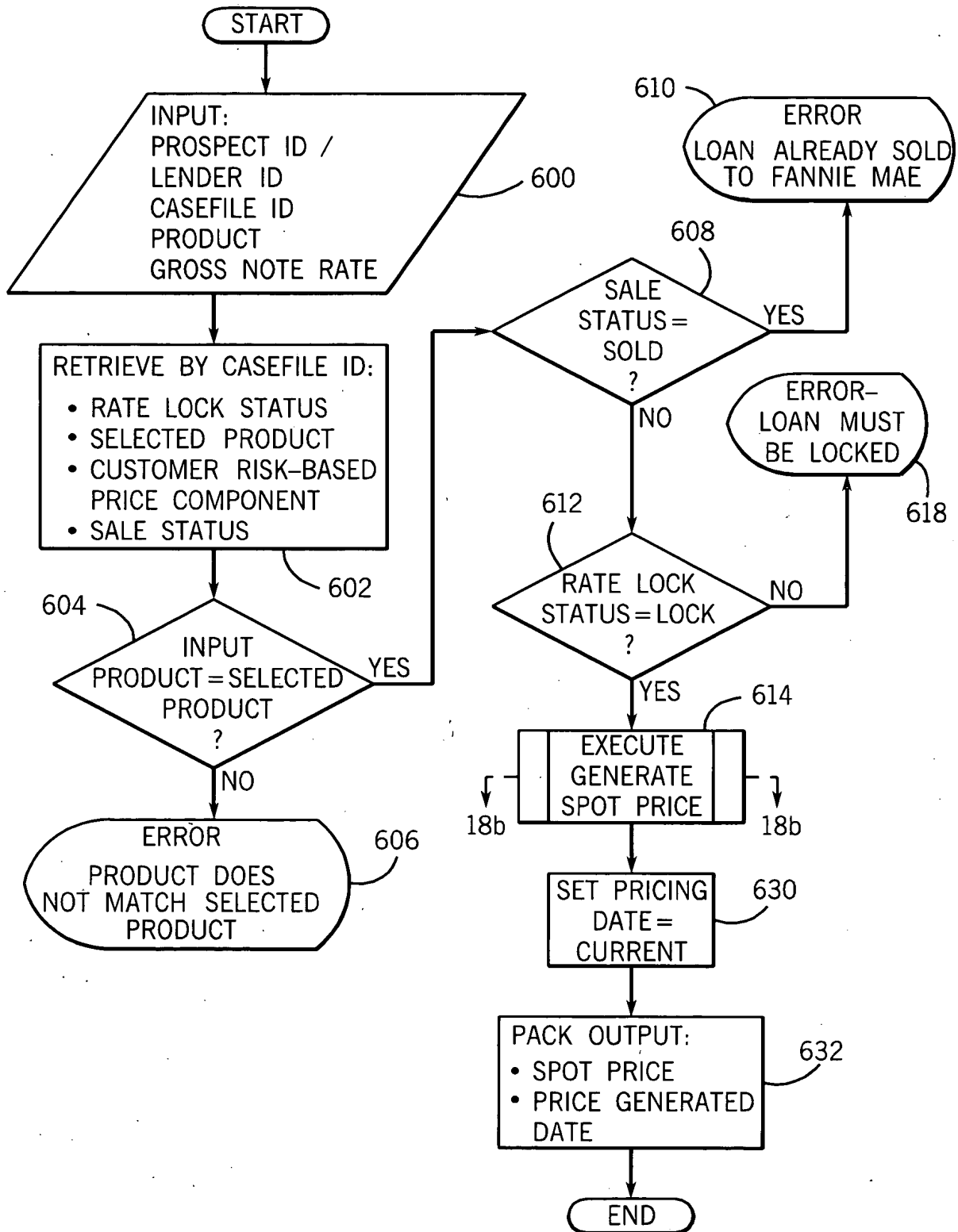


FIG. 18a

